

Snell & Wilmer

L.L.P.

LAW OFFICES

One Arizona Center
400 East Van Buren
Phoenix, Arizona 85004-2202
(602) 382-6000
Fax: (602) 382-6070
www.swlaw.com

**RECEIVED
CENTRAL FAX CENTER**

APR 12 2006

PHOENIX, ARIZONA

TUCSON, ARIZONA

IRVINE, CALIFORNIA

SALT LAKE CITY, UTAH

DENVER, COLORADO

LAS VEGAS, NEVADA

FACSIMILE TRANSMISSION

DATE: April 12, 2006

TIME IN:
TIME OUT:

TO:

Name	Fax Number	Phone Number
Mail Stop Amendment Commissioner for Patents	571-273-8300	

FROM: Howard Sobelman

PHONE: 602-382-6228

RE: U.S. Serial No. 09/648,575

MESSAGE:

Amendment and Reply (5 pgs.)

Thank you.

Howard Sobelman

Please confirm receipt of this facsimile.

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover):

6

CONFIRMATION NO.:

CLIENT MATTER NO.: 33081.0500

PLEASE RETURN TO: Debbie Mier 15s04

PERSONAL FAX: No

REQUESTOR:

Howard Sobelman

DIRECT LINE:

602-382-6228

**IF YOU HAVE NOT PROPERLY RECEIVED THIS TELECOPY, PLEASE CALL US AT (602) 382-6075.
OUR FACSIMILE NUMBER IS (602) 382-6070.**

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE, AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.

**RECEIVED
CENTRAL FAX CENTER**

APR 12 2006

CERTIFICATE OF FACSIMILE PURSUANT TO 37 C.F.R. § 1.8

I hereby certify that this correspondence is being transmitted via facsimile to the United States Patent and Trademark Office at (571) 273-8300 and is addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: April 12, 2006By: Deborah A. Min**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Applicants:	Brian D. Lesk	Docket No.:	33081.0500
Serial No.:	09/648,575	Examiner:	Nga B. Nguyen
Filed:	August 25, 2000	Group Art Unit:	3628
Title:	METHOD AND APPARATUS FOR A PERSONAL FINANCIAL SERVICE PROVIDER	Confirmation No.:	5787

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated January 17, 2006, of which this Reply is within the shortened three month statutory period for reply, please consider the following remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.